

PUBLIC SUBMISSION

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Docket: EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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Submitter Information

Name: Lawrence Larsen

Address:

Pittsburgh, PA,

Email: Mark.larsen@mx.com

General Comment

I strongly believe options trading should be allowed for ordinary investors in all, including registered, brokerage accounts.

I have taken the time to learn how to buy and sell options and believe these instruments have a place in many portfolios.

Simple option strategies utilizing covered calls and puts have added both income and lowered volatility in my personal portfolio.

These conservative strategies are not hard to learn and apply. Those who do not understand the technique need not utilize them. Options are a tool useful for certain applications. I would hate to have a tool kit with only hammers and no saws.